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ABSTRACT

The purpose of this study is (1) to develop an outline for a course in pre-retirement planning; (2) to provide prospective instructors with reference material and resources for further course development; and (3) to determine if additional courses in retirement planning will be needed. A principal source of information for the development of the content of the pre-retirement class was the review of the literature. To supplement this review, and to provide for community input, a survey was administered to students in the Cerritos College Extended Day Program. The guide discusses the results of this survey, and presents a suggested outline for a course in pre-retirement planning. It also includes suggested references and resources. (Author/SJL)

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A COURSE OUTLINE FOR PRE-RETIREMENT PLANNING AND A LIST OF REFERENCES AND RESOURCES

CURRICULUM MODULE

by

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A PRACTICUM PRESENTED TO NOVA UNIVERSITY IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF DOCTOR OF EDUCATION

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CHAPTER I

INTRODUCTION TO THE PROBLEM

For modern Americans retirement is a fact of life. Each year more than a million people in the United States reach the age of 65 years, and there are now 20 million more senior citizens than earlier in this century.

The fact that men and women are retiring earlier and living longer has placed new emphasis on the importance of constructive activity in the later years of life. For man to preserve his vitality after the age of retirement, whatever age that may be, it is vital to have a program that will benefit his body, mind, and emotions.

Too often retirement becomes a burden. There are subtle dangers in retirement. Many people are given too much too soon, and begin leading a retirement life which is aimless, discontented, apathetic, and frequented by illness. To combat these problems many retirement specialists have advocated constructive use of time. Since the "average" retired person wants to keep active, informed retirement planning is necessary.

In October, 1974, the First Annual Conference on Pre-Retirement Planning was held at Drake University, Des Moines, Iowa. The objectives of this conference was to exchange ideas, and to correlate pre-retirement planning on a national basis.

While my institution was not represented at the Drake University conference, the topics discussed generated considerable interest, by the Community

Services Department, in developing a class on pre-retirement planning. The college has held seminars in the past; however the lack of trained instructors and lack of time did not provide the opportunity to explore subjects in detail.

In keeping with the institutional philosophy of providing educational opportunities for all segments of the community; we believe that it is significant that the institution develop the framework for a pre-retirement program.

I. THE PROBLEM

Statement of the Problem: The purpose of this study was (1) to develop an outline for a course in pre-retirement planning; (2) to provide prospective instructors with reference material and resources for further course development; and (3) to determine if additional courses in retirement planning will be needed.

Importance of the Study: A survey of senior citizens conducted by the colleges institutional research office showed that over 50 per cent of the respondents were concerned about the problems of adjustment to retirement living, and 15 per cent suggested that retirement preparation was needed. Hence there is a large number of people in our community with a need for retirement planning. With these facts in mind it is important for the college to establish a learning program which will develop, for the person approaching retirement, the foundation upon which the person can continue to grow and remain productive.

II. ORGANIZATION OF THE STUDY

A principal source of information for the development of the content of the pre-retirement class was the review of literature. To supplement the literature review, and to provide for community input, a survey was administered through the instructors of the Cerritos College Extended Day Program. Originally it had been planned to administer the survey through local industry; however because of concerns for workers time, confidential information, etc., it was decided to utilize the extended day program. Prior to the general distribution the survey form was administered to a class of 25 extended day students to determine if there were ambiguous questions. It was found that revisions of the survey were not necessary.

III. EXPECTATIONS

The Community Services Department has already determined that there is a need for a pre-retirement learning program in the area which Cerritos College serves. The difficulty has been finding time to compile the data needed to develop a course. Therefore, it is expected that within one year after the completion of this study a class in pre-retirement planning will be in operation.

CHAPTER II

REVIEW OF LITERATURE

As adolescents people are concerned with a desire to achieve, to be liked, and to be free persons. As young adults people are concerned with finding a vocation, a mate, and establishing a home and family. In both these phases of the life cycle the majority of the young people are concerned with the immediate future. It seldom occurs to the young family man or woman that the middle years is the time to plan for retirement from the work which has given them income and status.

When the realization of aging occurs there develops for many people, a fear of growing old. They see a person who is feeble, helpless, broken, wrinkled, stooped, too thin or too fat, and often times ill. Had they taken time earlier in life to become informed on old age they would have found that approximately 70 per cent of men and women over 65 years of age are living together as couples, and up to 70 years of age 89 percent are relatively healthy. Only 10 per cent have chronic hardening of the arteries and only 3 to 4 per cent are incapable of living by themselves.

Noted in Chapter I is the fact that there are now in excess of 20 million people in active retirement. A few have predicted that the number of people in retirement will increase dramatically in the next few years. Some have gone so far as to predict that by 1985 forty-five years will be the average retirement age. It is hard to believe that 45 years will be the retirement age within ten years. However, it does point

out that retirement knows no age barriers, and regardless of the age of retirement, societal survival will depend on the full development of a continual educational process.

Whether the educational process occurs at the place of employment, the church, the labor union, or the community college, planning for retirement must be an on going process. A person 30 or 40 years of age cannot approach the subject once and expect to know how to retire. Times change, people change, and society changes. In an article, The Theory of the Leisure Masses, the point was made that regardless of what a person was doing retirement is leisure. A part of this activity was "the pursuit of truth, and understanding of ourselves as human beings, of the societies we have constructed, and of the physical world in which we find ourselves".[1] In other words survival depends upon the constant evaluation of the person's environment.

As I approached the subject of pre-retirement planning I expected to find reference and resource material in short supply. This, however, is not the case. There is a voluminous amount of material that can be easily adapted to a course in pre-retirement planning. A considerable amount of this information has already been utilized in retirement classes for the mature citizen.

Today the subject of retirement has become a popular subject. There has been a rapid increase in the number of agencies offering classes in retirement

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[1]Kaiser Aluminum News, The Theory of the Leisure Masses, Vol. XXIV, No. 5, Oakland, California: Kaiser Aluminum and Chemical Corporation, 1966.

planning. A study by Charles R. Carlson, Associate Dean of Continuing Education, Bakersfield College, showed that 26 per cent of the community colleges in California are now offering courses in retirement planning, and another 14 per cent were in the process of developing classes. There were other colleges that were offering special classes such as estate planning, health, and income tax preparation.[2]

A review of Mr. Carlson's study and several retirement course outlines revealed that, in most cases, the pre-retirement classes were being offered for those who were approaching the current popular retirement age. There appears to be little discussion of assistance to the late 30 and to the 40 year olds who may be seeking information on retirement planning, and the psychological aspects that a person experiences as they move through the adjustment periods of life.

Of the many articles and books that have been written about retirement there are three which I feel illustrate the need for the opportunity for all age levels to participate in planning of their future. Peterson in his book, New Life Begins at Forty, called the forty year old group the luckiest generation in history. Their children are grown, they are no longer dictated to by the responsibilities of a growing family. Cancelling plans because of a sick child or being obligated to attend the school play is no longer a part of their life style. Forty is a time of new adventure, a time when most people are in good health, and have

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[2] Charles R. Carlson, "The Role Of The California Community College In The Education Of The Aged" (Bakersfield, California: Bakersfield College, 1972), p. 1 (Mimeographed)

the wealth to enjoy the comforts and pleasures of the world. Forty is a time, however, when many men and women become sensitive about their age, and they begin to realize they are not exempt from the laws of aging. Peterson believes that the forty year olds must concern themselves with job satisfaction, financial planning, health, diet, exercise, relaxation and living with themselves as each day passes.[3]

Walter Pitkin, Jr. in his book Life Begins at Fifty, approaches the subject of aging much the same as Peterson. Pitkins writes:

> "Life at all ages is uncertain, our birth was an adventure as was our education, our marriage, our career, and it is a wonderful thing that life after fifty can be filled with adventure too."

Pitkins points out the need to work at remaining healthy, the need for financial management and planning, and the need for close association with others. A comparison of the forties and fifties shows similar needs, however, there are differences in the psychological adjustments of the age groups.[4]

Possibly some of the psychological adjustments could be lessened if the aging process were approached earlier in life. In the book, Growing Old Is A Family Affair, Dorothy Bertolet Fritz devotes her entire text to the prccess of aging. Her theme is education for

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[3]Robert Peterson, New Life Begins At Forty (New York: Trident Press, 1967), p. 141

[4]Walter Pitkin, Jr., Life Begins At Fifty (New York: Simon and Schuster, 1965), p. 30

old age begins during childhood and is shared with the family as they grow together. The preparation for old age will allow a person to become the kind of individual who will be satisfied with himself and everyone around him no matter how long he lives.[5]

Returning to Carlson's study of the California Community Colleges pre-retirement education programs several findings need to be brought forth. Not because they are startling, but because anyone making preparations to develop retirement planning classes should be aware of his findings. Carlson found that, in California Community Colleges, pre-retirement planning programs had a great instance of failure, and colleges limited their offerings that related to retirement planning. He also found little uniformity in the method of approach to the programs, and it appeared that techniques of instruction failed to utilize the experience of the participants.[6]

As recommendations Carlson listed the following:

1. Adequate staff time and adequate financing to develop local research.
2. Cooperation of public agencies and community groups.
3. A person administratively responsible for the program.
4. An active recruitment program reaching out to all segments of the community.
5. The program should be offered on a no credit basis.

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[5]Dorothy Bertolet Fritz, Growing Old Is A Family Affair (Richmond, Virginia: John Knox Press, 1972) p. 84.

[6]Carlson, loc. cit.

6. There should be no charges or fees.
7. The environment for the program should be as informal and open as possible.

The findings of Carlson in California were reinforced by statements in the Drake University Pre-Retirement Planning Guide developed by Donald L. Bowman. Dr. Bowman is the Director of Drake University's Pre-Retirement Planning Center. His planning guide was included in the materials presented at the first national conferences on pre-retirement planning held in 1975. Dr. Bowman wrote about the need to have informal and flexible facilities, and to keep the size of the study group below 30 people. Also mentioned was the recruitment aspect of the program. The emphasis of recruitment was to be on voluntary participation of individuals and organizations. Dr. Bowman refers to the risk of program failure by stating that the 56 - 57 year olds have the greatest positive attitude toward a retirement program. He wrote that a retirement planning program holds little for the under 50 years of age, and those over the age of 65 feel it is too late for planning.[7]

My intention here is not to discuss in detail either Carlson's or Bowman's material, or to describe the several accumulated course outlines which ranged from 6 sessions up to 17 sessions. It was my intention to present the views of several people to those who will actively develop programs of retirement planning. There is a need to develop as dynamic a program as resources will allow, a program that will be of interest to all

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[7]Donald L. Bowman, How Pre-Retirement Planning Works: A Guide For Program Planners (Des Moines, Iowa: Drake University, 1972) pp. 7 - 10.

age groups, and to motivate the participants to make intelligent decisions about their future.

CHAPTER III

RESULTS OF THE SURVEY

The information presented in this chapter was the result of 174 student responses to a questionnaire administered by instructors of Cerritos College extended day classes. Seven-hundred surveys were sent to 60 randomly selected instructors of on campus and satellite center classes. The instructors were requested to ask all students, over 40 years of age, to complete the survey. Unfortunately, the 174 responses represented only a 25 per cent return. Several instructors reported that no one in their classes would admit to being 40 years of age or older. A positive fact was that of the 174 returns 93, 53 per cent, were from men, and 81, 47 per cent, were from women. Thus eliminating concern that the study would be skewed by the psychological feelings of one sex over the other. A copy of the survey used in this study may be found in the Appendix.

On the following pages Table I gives a percentage of the survey returns. Table II shows the city of residence in the Cerritos Community College District. Figures 1, 2, 3, 4, and 5 give a summary, by age groups, of the responses to the questionnaire, and Figure 6 is a composite of the total responses. In all of the figures the rating of each subject is given as a percentage. The percentage was derived by counting the number of responses to each subject listed on the survey form, and dividing by the number of people in the age group.

Figure 1, page 14, presents the results of the survey returns of the 40 to 44 year old age group. The responses of this group was somewhat surprising.

TABLE I

PERCENTAGE OF RETURNS BY SEX

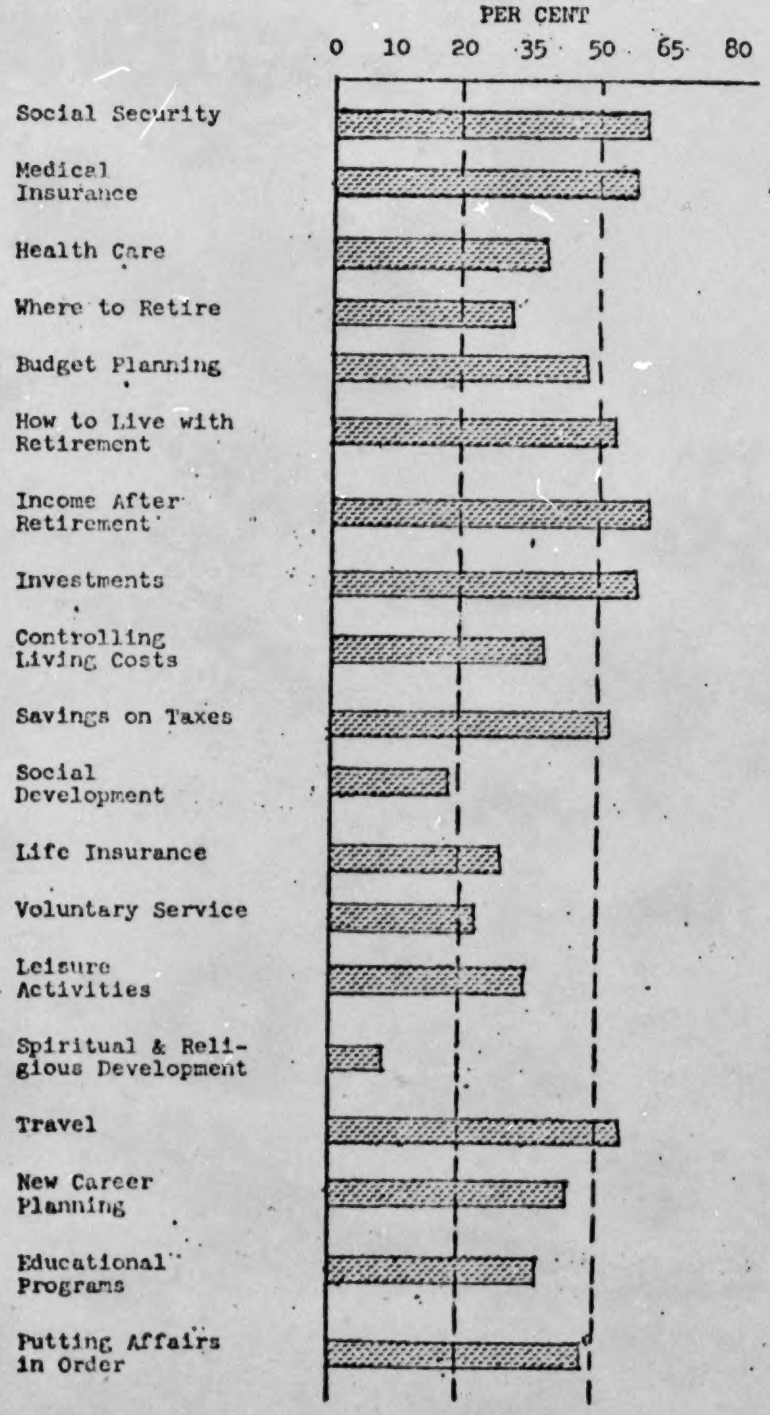
Sex	Returns	Per cent
Male	93	53
Female	81	47
Totals	174	100

TABLE II
CITY OF RESIDENCE

City	Returns	Per cent
Artesia	5	3
Bellflower	28	16
Cerritos	17	10
Downey	20	12
Hawaiian Gardens	0	0
Lakewood	11	6
La Mirada	24	14
Norwalk	30	17
Other Cities	39	22
Totals	174	100

FIGURE 1

RESPONSES OF 40 TO 44 AGE GROUP



Literature had suggested that people below the age of fifty seemed to have little interest in retirement planning; however this group indicated high interest in several of the subject areas. Drawing the highest number of responses were the subjects of Social Security, Medical Insurance, How To Live With Retirement, Investments, Savings On Taxes, and Travel. Of least interest to the 40 to 44 year old group was Social Development, Voluntary Service, and Spiritual and Religious Development.

In Figure 2, page 16, the 45 to 49 year old respondents are shown. Like the 40 to 44 year old group the response reflected high interest. There was little interest in Social Development and Spiritual and Religious Development. A slight difference existed between the two groups of forty year olds. There was a wider distribution of responses to the subject area. Indicating, perhaps, that the people in their late forties had given more thought to their responses.

A look at the responses of the people in their fifties showed that they, as did the 45 to 49 age group, were more concerned with all the subject areas posed in the survey. Reviewing both the fifty year old groups, Figures 3 and 4 on pages 17 and 18, show that the majority of their responses fall into the mid-range of the figures. The 50 to 54 age group and the 55 to 59 age group felt that information on Social Security, Saving on Taxes, and Putting Affairs In Order were the most important to them. The people in their early fifties also felt that it was important for them to know about investments; however the people in their late fifties did not place as much emphasis on the subject of investments. While no significant differences were shown the responses to the survey seemed to indicate

FIGURE 2

RESPONSES OF 45 TO 49 AGE GROUP

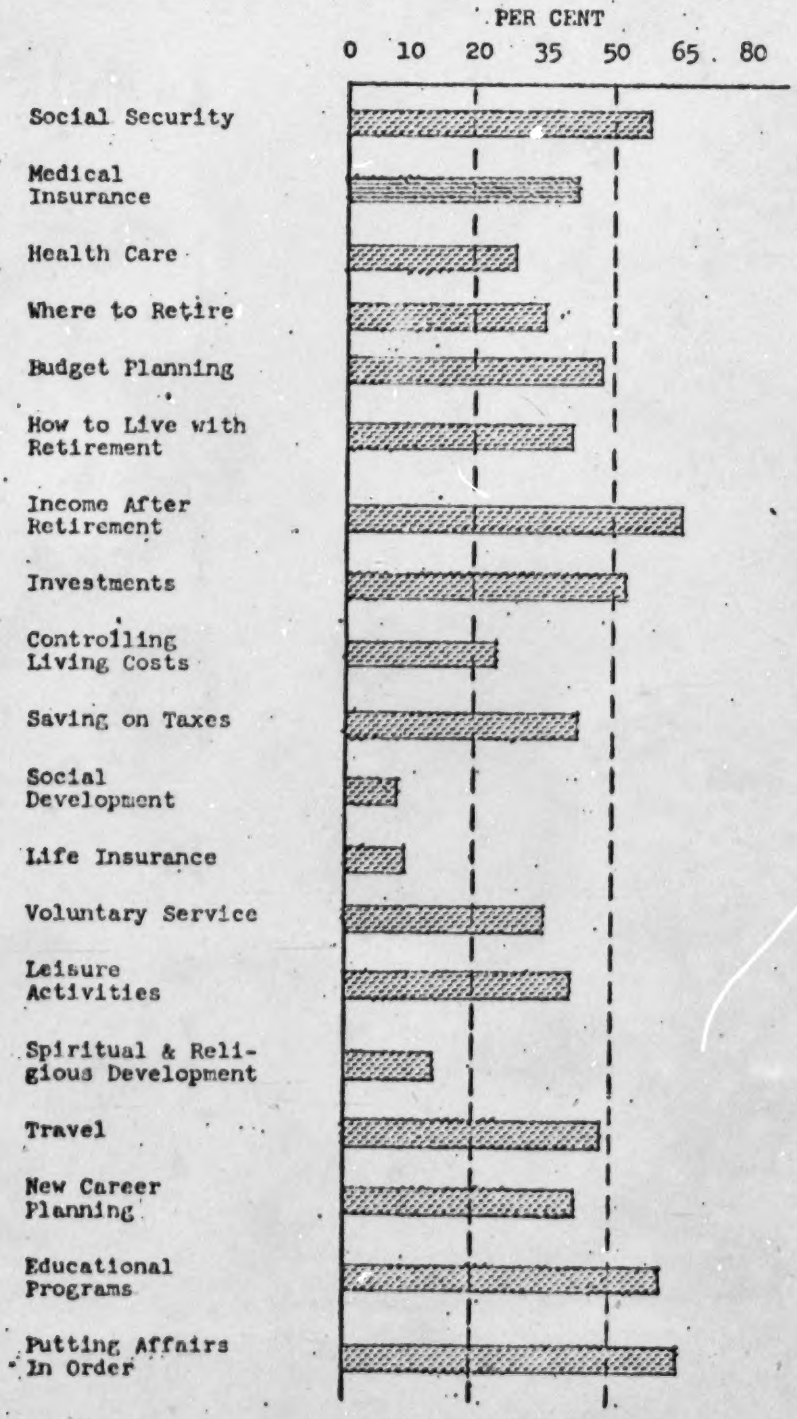


FIGURE 3

RESPONSES OF 50 TO 54 AGE GROUP

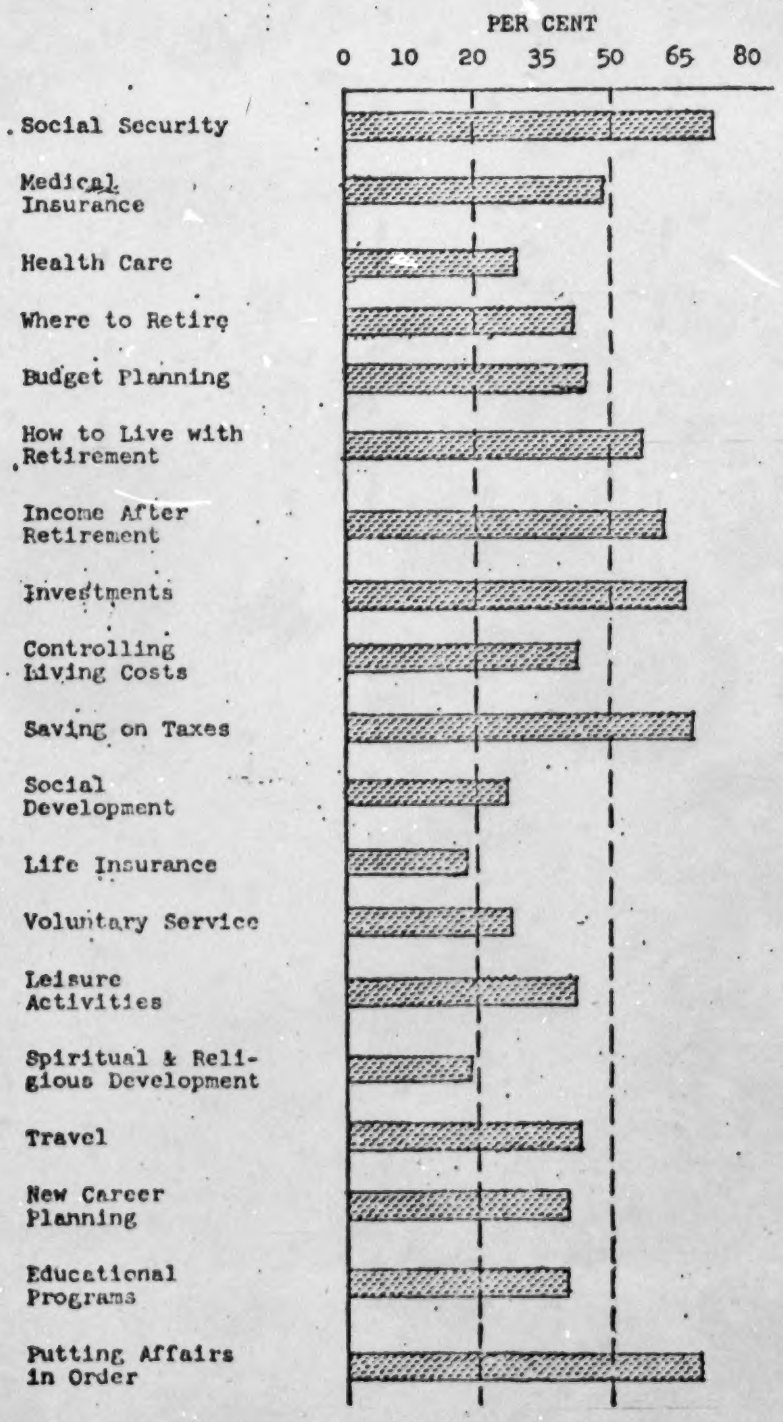
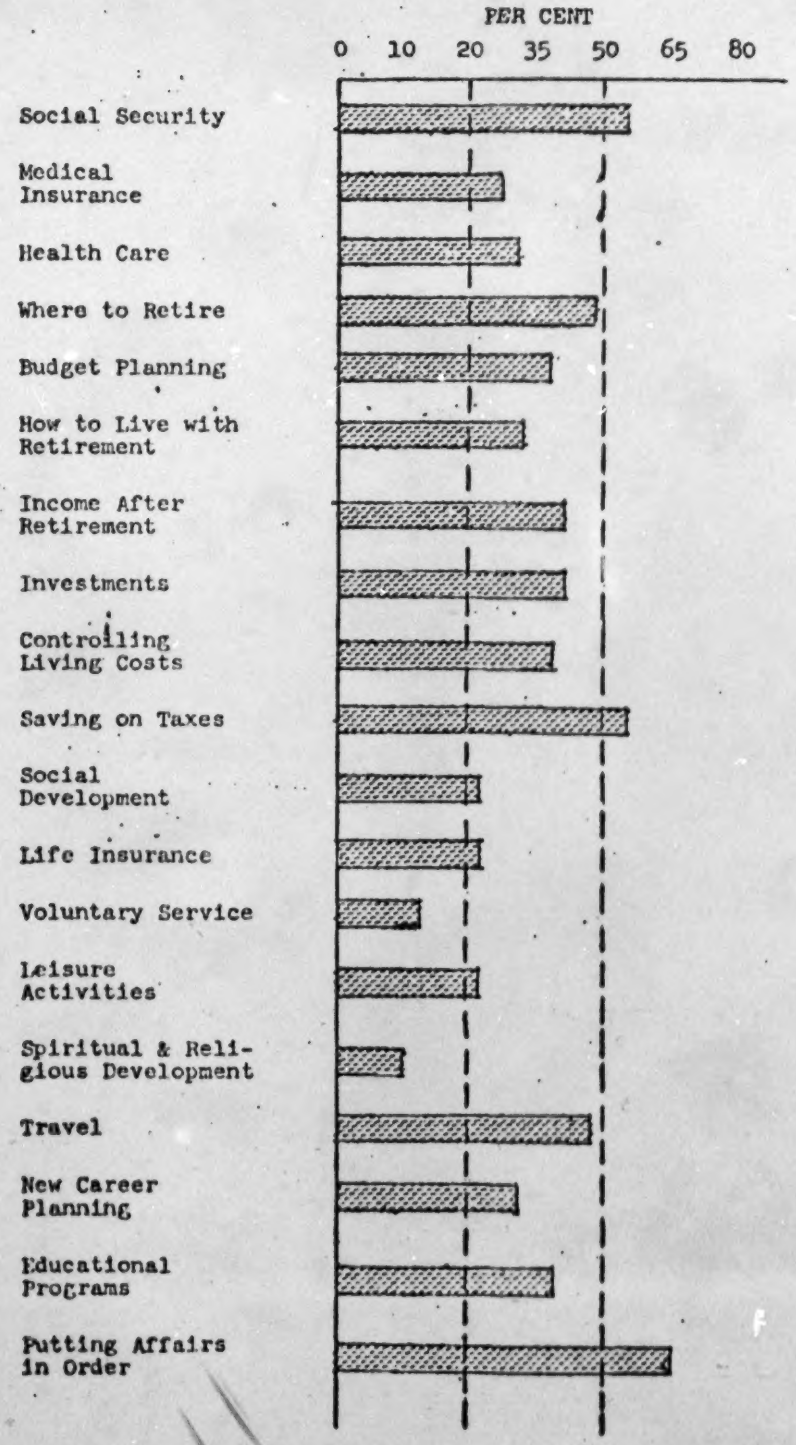


FIGURE 4

RESPONSES OF 55 TO 59 AGE GROUP



that the group in their early fifties would be the most responsive to a pre-retirement planning program.

In Figure 5, page 20, an analysis of the people surveyed sixty years old and above are presented. While there was moderate interest in a pre-retirement program their responses fell into the low and lower middle interest range. This indicated that the 60 year old group felt that it was too late for them to prepare for retirement. Of high interest to the plus sixties was leisure activities and travel.

The last figure in this chapter, Figure 6, page 21 is a composite of all the returns. With the exception of Social Development, Life Insurance, Voluntary Service, and Spiritual and Religious Development the subject areas posed in the questionnaire were rated low average to high interest.

In general the survey indicated a need for a program in pre-retirement planning. Obviously it would have been better for purposes of the study had the sampling been larger. Nevertheless, the results will provide the prospective instructor, of a pre-retirement planning class, with the basis on which to begin planning a program.

This survey suggests that people between the ages of 45 to 59 years of age would be most receptive to the subjects usually covered in a pre-retirement program. Also subject areas rated low should not be eliminated from the program on the basis of this study. The instructor must be aware of the age differences, interests concerns, etc., and adjust the programs activities to accommodate all participants.

FIGURE 5

RESPONSES OF 60 PLUS AGE GROUP

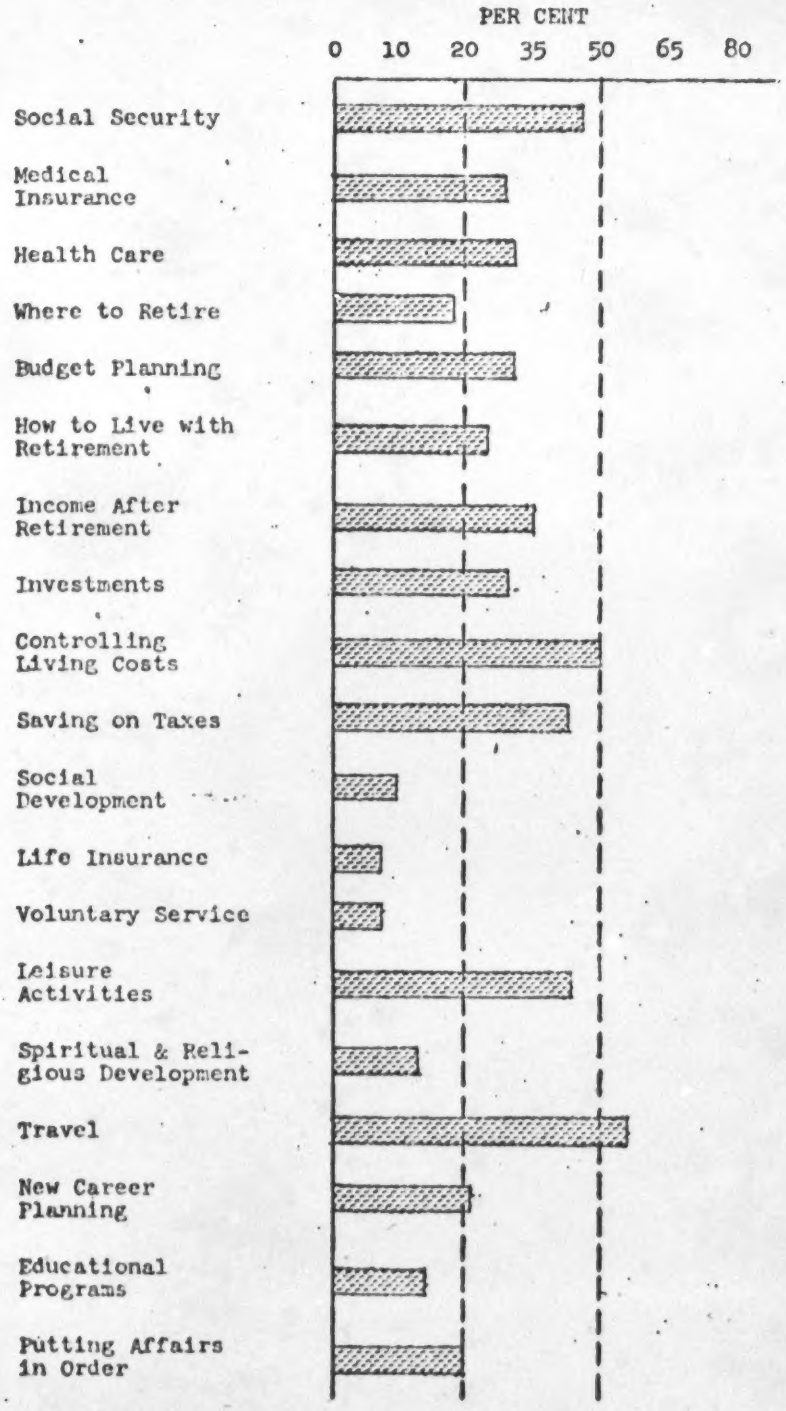
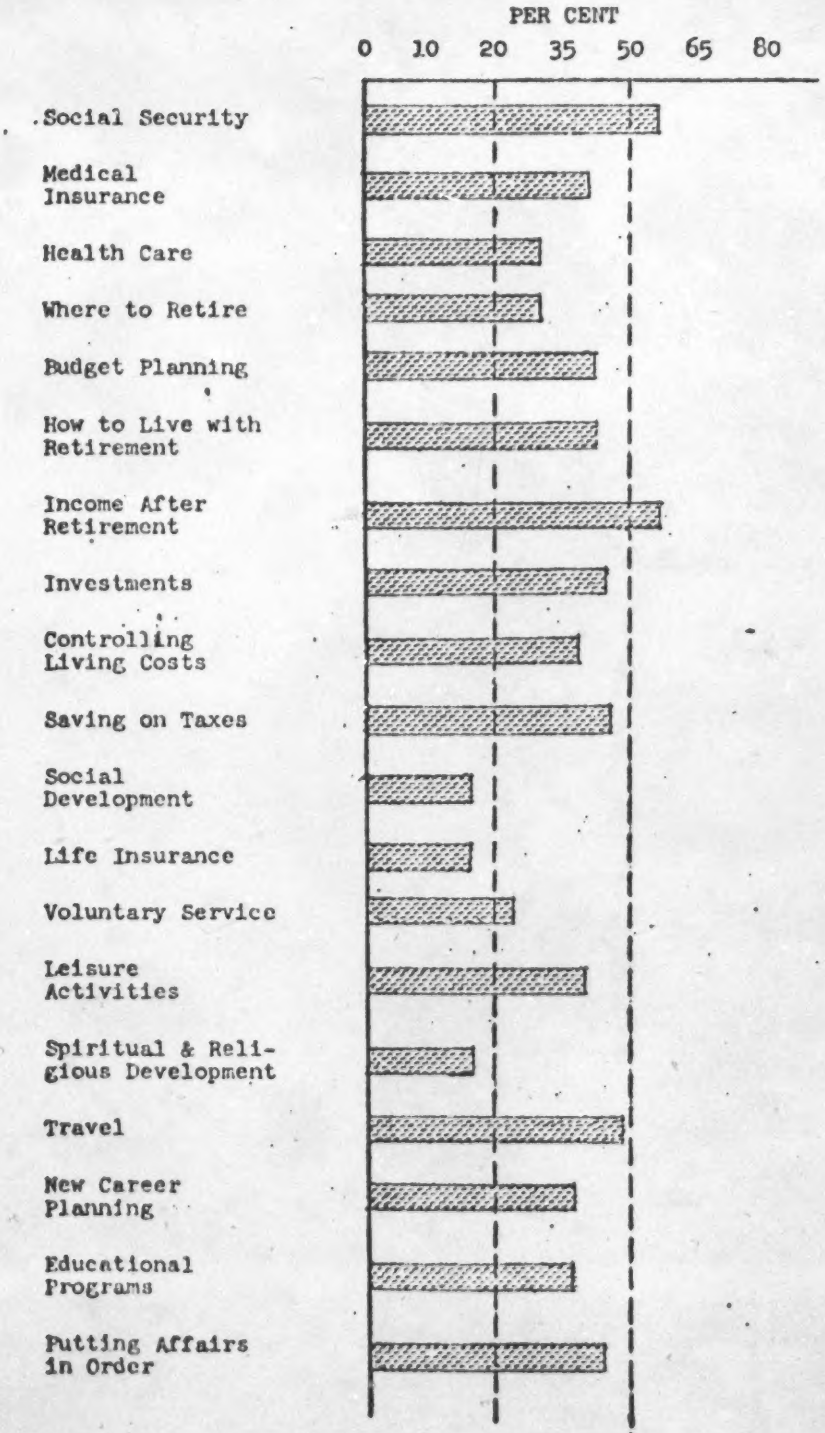


FIGURE 6

RESPONSES OF ALL AGE GROUPS



CHAPTER IV

SUGGESTED COURSE OUTLINE AND A LISTING OF REFERENCES AND RESOURCES

On the following pages is a suggested course outline for a class in pre-retirement planning, and a listing of references and resources for further development of a course in pre-retirement planning. As noted in Chapter II there is a voluminous amount of reference material, pamphlets, and prepared material. Because most of these materials are updated each year or go out of print they are not included with this paper. As instructors develop the program it will be necessary for them to secure materials from the various agencies.

The course outline is a result of the review of literature, course outlines prepared by other agencies, and the survey results discussed in Chapter III. An effort was made to include instruction and discussion on the psychological aspects of aging. In addition, an effort was made, as recommended by Drake University Pre-Retirement Center, to limit the class sessions to one meeting per week for a period of seven weeks. It is suggested that the class meet for a three hour period.

PRE-RETIREMENT PLANNING
COURSE OUTLINE

I. Course Description

A survey of subjects essential in helping individuals prepare for a successful retirement life. Emphasis of instruction will be on the positive aspects of retirement which will allow participants to make intelligent decisions about their future. The structure

of the class will be informal and involve participation of the class members.

II. Course Objectives

A. The participant will develop an understanding of the psychological aspects of aging.

B. The participant will develop an understanding of the elements of health and welfare planning.

C. The participant will develop an understanding of the elements of financial and legal planning.

D. The participant will develop an appreciation for the use of leisure time.

E. The participant will develop an understanding of the ways in which life changes.

III. Required Background and Experience

Prerequisite: None

IV. Course Outline

A. Introduction

1. Orientation
   a. Goals and Objectives
   b. Expectations of the Group
2. Psychological Aspects of Retirement
   a. Discussion of Aging
   b. Films, Handouts, etc.

B. Income After Retirement

1. Social Security
2. Investments
3. Employment and New Careers
4. Other Retirement Programs

C. Health and Health Care

1. Diet and Exercise

2. Medicare: Part A and Part B
3. Medical Insurance

D. Controlling Living Costs
1. Budget Planning
2. Saving on Taxes
3. Housing Costs - Maintenance
4. Consumer Purchasing

E. How To Live With Retirement (Two Sessions)
1. Where to Retire
a. Location: Stay or Move
1. Retirement homes
2. Mobilehomes, etc.
2. Leisure Activities
a. Educational Programs
b. Hobbies and Crafts
c. Individual Creativity
3. Travel
a. Within the State
b. In the United States
c. Abroad

F. Putting Affairs In Order
1. Wills
2. Estate Planning
3. Trusts
4. Taxation
5. On Death and Dying

V. References

The texts and materials used in this class will be selected by the instructor. On the following pages are suggested references and resources.

VI. Method of Evaluation

It is recommended that the instructor devise a pre-test and post-test for this class. It is further

recommended that follow-up studies be completed periodically to determine the effectiveness of the class.

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RESOURCES

1. Action for Independent Maturity
   215 Long Beach Boulevard
   Long Beach, California 90802
   telephone (213) 432-5781

2. American Association of Community and Junior Colleges
   One Dupont Circle, N.W.
   Washington, D.C. 20036

3. California Franchise Tax Board
   3325 Wilshire Boulevard
   Los Angeles, California 90005
   telephone (213) 381-2540

4. Chancellors Office
   California Community Colleges
   825 Fifteenth Street
   Sacramento, California 95814

5. Institute of Lifetime Learning
   235 East Broadway
   Long Beach, California 90802
   telephone (213) 432-5781

6. Kellog Community Services Leadership Program
426 Erickson Hall
Michigan State University
East Lansing, Michigan 48823

7. Kiwanis International
Kiwanis International Building
101 East Eric Street
Chicago, Illinois 60611

8. Lawyers Referral Service
Southeast District Bar Association
12720 Norwalk Boulevard
Norwalk, California 90650
telephone (213) 868-6787

9. Los Angeles County Education Center
Office of the Los Angeles County Superintendent of Schools
9300 East Imperial Highway
Downey, California 90242
telephone (213) 922-6111

10. Los Angeles County Fire Department
Education Unit
1320 North Eastern Avenue
Los Angeles, California 90063
telephone (231) 267-2461

11. Los Angeles County Health Department
Bellflower Health District
10005 E. Flower Street
Bellflower, California 90706
telephone (213) 866-7011

12. Los Angeles County Medical Health
11068 Crenshaw Boulevard
Los Angeles, California 90019
telephone (213) 937-2380

13. Los Angeles County
Department of Public Social Service
Administrative Offices
3401 Rio Hondo Avenue
El Monte, California
telephone (213) 572-5720

14. Los Angeles County Sheriffs Department
12335 E. Leffingwell Road
Norwalk, California 90650
telephone (213) 863-8711

15. Los Angeles County
Department of Senior Citizens Affairs
220 North Broadway, Room 701
Los Angeles, California 90012
telephone (213) 267-2823

16. National Senior Citizens Law Center
California Rural Legal Assistance Office
942 Market Street, Room 606
San Francisco, California 94102

17. National Retired Teachers Association
Office of Coordinator
215 Long Beach Blvd.
Long Beach, California 90802
telephone (213) 432-5781

18. Planned Protective Services, Inc.
615 S. Figueroa Street
Los Angeles, California 90017

19. Preparation for Retirement Office
215 Long Beach Boulevard
Long Beach, California 90802
telephone (213) 432-5781

20. Pre-Retirement Planning Center
Drake University
DeMoines, Iowa 50311

21. State of California
Office of the Attorney General
3580 Wilshire Boulevard
Los Angeles, California 90010

22. United States Social Security Administration
11716 Firestone Blvd.
Norwalk, California
telephone (213) 863-4217

23. United States Department of Health,
Education and Welfare
Social and Rehabilitation Service
Administration on Aging
Washington, D.C. 20201

24. United States Veterans Administration
5901 E. 7th Street
Long Beach, California 90801
telephone (213) 498-1313

25. University of Southern California
Gerontology Center
University Park
Los Angeles, California 90007
telephone (213) 746-6060

CHAPTER V

SUMMARY AND RECOMMENDATIONS

This was the first study completed in the Cerritos Community College District which concerned itself entirely with pre-retirement planning. While this study had three objectives, the primary objective was to develop a course outline for a class in pre-retirement planning.

The response to the survey was not as great as was hoped for. Only 174, 25 per cent, of the 700 survey forms were returned. Even though only a small percentage was returned the Community Services Department felt that the results were meaningful enough to begin the development of a pre-retirement program.

I. Summary

Chapter II reviewed two subjects: (1) psychological needs of age groups; and (2) the results of a state and national study. A summary of this information follows:

1. Successful retirement planning depends upon the constant evaluation of the person's environment.

2. A comparison of forty and fifty year old people shows similar needs, however there are differences in the psychological adjustments of the age groups.

3. A California study showed that pre-retirement programs had a high instance of failure, colleges limited their offerings related to retirement planning, there is little uniformity in methods and approach to the program, and it appeared that program instruction failed to utilize the experience of the participants.

4. A Drake University study showed that people

56 and 57 years of age have the best attitude toward a retirement program. There is a need to have informal and flexible facilities, to limit the class to 30 people, and to have an active recruitment program.

5. A successful program must have adequate financing and staff time to develop local research, and to develop cooperation from public agencies and community groups.

6. The content of the program must be designed so it is flexible to meet the need of all age groups and involve their active participation.

In Chapter III, the results of the study were presented. A review of the data revealed the following:

1. The positive results of the survey from the 40 to 44 year olds was surprising because the literature had suggested that people in their forties had little interest in retirement planning.

2. People in the 45 to 49 year old age group showed high interest in retirement planning. The 45 to 49 year olds when compared to the 40 to 44 year old group, showed a wider distribution of responses indicating, perhaps, that this group had given more thought to what they considered important.

3. The responses of thepeople in their fifties showed they were more concerned with the majority of subject areas posed on the questionnaire. Responses were more consistant over the range of subject areas.

4. The response from the people over sixty was of moderate interest when compared with the people in their forties and fifties. This could indicate that this group felt it was too late for pre-retirement planning.

5. All age groups felt that the subject areas of Social Development, Life Insurance, and Spiritual and Religious Development were of least importance.

6. In general the survey indicated a need for a program in pre-retirement planning; and that the population that would be best served would be people from 45 to 59 years of age.

II. RECOMMENDATIONS

1. The college district should continue its plan to offer a class in pre-retirement planning and actively recruit people between the ages of 45 to 59 years of age.

2. Class meetings should be limited to not more than 10 sessions.

3. There should not be restrictions on the age of people who may enroll in the pre-retirement program.

4. The facility selected for the class activity should be a location which allows for flexibility. This facility should not be the "standard" classroom.

5. The Community Services Department must supply adequate financing and support staff for the development of the program.

6. The Community Services Department should make every effort to inform government and industry of the offering in pre-retirement planning. Incorporated into the colleges program should be specific information not covered in the suggested course outline. Thus providing a program that will meet the needs of all agencies within the college district.

7. The instructor selected for this assignment must have training in programs for the aging, or sufficient background in psychology to be aware of the need of the various age groups.

8. It was concluded from this study that a program of seven, three hour sessions, would adequately cover the subject areas of pre-retirement planning.

However the college should continue to offer seminar programs which support and augment the topic presented in the pre-retirement class.

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APPENDIX

Cerritos College

11110 East Alondra Boulevard, Norwalk, California 90650 · (213) 860-2451
Serving Artesia, Bellflower, Cerritos, Downey, Hawaiian Gardens, Lakewood, La Mirada, Norwalk

Dear Concerned Citizen:

We at Cerritos College have, for the past two years, been developing a community service program for the citizens in our community. As we pursued the program we realized the need for something which would serve persons who will retire during the next 10 to 20 years.

The attached survey, combined with the research we have undertaken, will provide us with the foundation for a class in pre-retirement planning. This class, we hope, will make the transition from employment to retirement easier for many people in the community.

It will be greatly appreciated if you would take a few minutes to complete the survey sheet. Without your input we can not develop a comprehensive program for pre-retirement learning.

Thank you in advance for your cooperation.

Sincerely,

Nello Di Corpo
Dean of Community Services

NDC/aj

Cerritos Community College District Board of Trustees: Katie Nordlak, President, Louise Hastings, Vice President, ...ress, Secretary, Jan J. Harris, Leslie S. Nottingham, Dr. Curtis R. Paxman, Harold T. Tredway, Members, Dr. Wilford Michael, President/Superintendent

Community Service Office
Cerritos College
Pre-Retirement Survey

1. Your Age (Please check (X) that blank which applies to you)

_____ 40-44 years

_____ 45-49 years

_____ 50-54 years

_____ 55-59 years

_____ 60 years and above

2. Your Sex (Please check (X))

_____ Male

_____ Female

3. Your place of residence (Please check (X))

_____ Artesia

_____ Bellflower

_____ Cerritos

_____ Downey

_____ Hawaiian Gardens

_____ Lakewood

_____ La Mirada

_____ Norwalk

_____ Other

4. Following is a list of suggested topics for a class in pre-retirement planning. Please check (X) the topics most important to you.

Examples: _____ Health Care

_____ Travel

_____ New Career Planning

_____ Social Security (income, benefits, etc.)

_____ Medical Insurance (medicare, Blue Cross, Blue Shield, etc.)

_____ Health Care (diet, exercise)

_____ Where to Retire (where will I live?)

_____ Budget Planning for Retirement

_____ how to Live with Retirement (psychological adjustment for husband and wife)

_____ Income After Retirement (utilizing present skills-work)

_____ Investments (savings, stocks, real estate, etc.)

_____ Controlling Living Costs (housing, food, medication)

_____ Saving on Taxes

_____ Social Development (understanding yourself and others)

_____ Life Insurance

_____ Voluntary Services (personal, community)

_____ Leisure Activities

_____ Spiritual and religious development

_____ Travel

_____ New Career Planning (finding and preparing for a new vocation)

_____ Educational Programs (general education, seek a degree, leisure time interests)

_____ Putting Affairs In Order (Wills, other arrangements)

_____ Other: Please List (1) _____

(2) _____

(3) _____

5. Further comments are welcomed. (Please use the back of these pages if needed)

_____

_____

_____

_____

_____

_____

_____

Return To: Office of Community Services
11110 E. Alondra Blvd.,
Norwalk, California 90650